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CONFIRMATION NO. 4318

SERIAL NUMBER 09/653,085	FILING OR 371(c) DATE 08/31/2000 RULE	CLASS 705	GROUP ART UNIT 3625	ATTORNEY DOCKET NO.
APPLICANTS Mikhail Lotvin, New York, NY; Richard M. Nemes, Brooklyn, NY;				
** CONTINUING DATA ***** This appln claims benefit of 60/202,908 05/10/2000				
** FOREIGN APPLICATIONS *****				
IF REQUIRED, FOREIGN FILING LICENSE GRANTED** SMALL ENTITY ** ** 10/23/2000				
Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no 35 USC 119 (a-d) conditions met <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance		STATE OR COUNTRY NY	SHEETS DRAWING 28	TOTAL CLAIMS 36
Verified and Acknowledged Examiner's Signature _____ Initials _____		INDEPENDENT CLAIMS 12		
ADDRESS Richard M Nemes 754 West Broadway Woodmere ,NY 11598-2948				
TITLE METHODS AND SYSTEMS FOR ELECTRONIC TRANSACTIONS				
FILING FEE RECEIVED 840	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	